Case 09-37183 D B1 (Official Form 1) (1/08)	oc 1 F	Filed 10/06/09 Document	Entered Page 1	d 10/06/09 14:56:3 of 50	5 Desc I	Main
		Bankruptcy Co District of Illino			Voluntar	y Petition
Name of Debtor (if individual, enter Last, Fire Perez, Gabriel Enrique Aleman	st, Middle):		Name of Join Cruz, Ma	t Debtor (Spouse) (Last, First, rgarita H.	Middle):	
All Other Names used by the Debtor in the late (include married, maiden, and trade names): None	st 8 years			mes used by the Joint Debtor in ited, maiden, and trade names):	•	
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all): 2588	payer I.D. (I	ΓΙΝ) No./Complete EIN	Last four digit (if more than o		axpayer I.D. (ITI	N) No./Complet
Street Address of Debtor (No. and Street, City 237 Knightsbridge Drive Mundelein, IL	, and State)			s of Joint Debtor (No. and Stro htsbridge Drive	eet, City, and Sta	
riandom, in		ZIPCODE 60060	TVIGITGETE!	, 12		ZIPCODE 60060
County of Residence or of the Principal Place Lake	of Business:		County of Re Lake	sidence or of the Principal Plac	ce of Business:	
Mailing Address of Debtor (if different from	street address	s):	Mailing Addr	ress of Joint Debtor (if differen	nt from street add	iress):
		ZIPCODE				ZIPCODE
Location of Principal Assets of Business Deb	tor (if differe	ent from street address ab	oove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)	ı —	Nature of Business one box) lth Care Business		Chapter 7	is Filed (Check	one box)

(include married, maiden, and trade names): None			(include married, maiden, and trade names): None			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2588		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1996				
Street Address of Debtor (No. and Street, City, and State) 237 Knightsbridge Drive Mundelein, IL ZIPCODE		Street Address of Joint Debtor (No. and Street, City, and State 237 Knightsbridge Drive Mundelein, IL				
G C C C C C C C C C C C C C C C C C C C	60060	0		B	CD :	60060
County of Residence or of the Principal Place of F	Business:	1	sidence or of the	e Principal Plac	ce of Business:	
Lake Mailing Address of Debtor (if different from stree	t address):	Lake Mailing Addre	ess of Joint Del	otor (if differen	nt from street add	dress):
	ZIPCODE					ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address a	ibove):				ZIPCODE
Type of Debtor	Nature of Business		Ch		kruptcy Code U	
(Form of Organization) (Check one box) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box) Health Care Business Single Asset Real Estate as def 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank	fined in	Chapter Chapter Chapter Chapter Chapter Chapter	the Petition in 7 9 11	is Filed (Check of is Filed (Che	one box) etition for of a Foreign ling etition for of a Foreign
	Other Tax-Exempt Entity (Check box, if applica) Debtor is a tax-exempt orgunder Title 26 of the United Code (the Internal Revenue)	ble) anization d States	debts, de §101(8) individu persona purpose	(Chec re primarily con efined in 11 U. as "incurred by al primarily fo l, family, or ho	S.C. y an or a ousehold	Debts are primarily business debts
Filing Fee (Check one bo Full Filing Fee attached Filing Fee to be paid in installments (Applical signed application for the court's consideration to pay fee except in installments. Rule 1006(the court) in the court's consideration to pay fee except in installments.	ole to individuals only) Must at a certifying that the debtor is un	ttach Check able Decomposition	btor is a small btor is not a sm if: btor's aggregated to insiders of	nall business as se noncontinger or affiliates) are	fined in 11 U.S.Cs defined in 11 U	J.S.C. § 101(51D) ots (excluding debts
Filing Fee waiver requested (applicable to cha attach signed application for the court's consi	1	A. Ac		led with this pe e plan were sol	etition. licited prepetitio 1 11 U.S.C. § 11	
Statistical/Administrative Information						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to unsecured creditors.		paid, there will be	no funds availab	le for		3.02
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

DI (OIIICIALLIA)	96 03 3 DOC 1 FIEU 10/00/0		35 Desciviani Page 2			
Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page 2 of 50 Name of Debtor(s): Gabriel Enrique Aleman Pero	ez & Margarita H. Cruz			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
Pending Ba	ankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more th	an one, attach additional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	Exhib (To be completed if de				
10K and 10Q) with	if debtor is required to file periodic reports (e.g., forms h the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting or 11)	whose debts are primarily consumer debts)				
☐ Exhibit A	is attached and made a part of this petition.	X /s/ James T. Magee	October 6, 2009			
	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	Date			
l _	Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No					
	Ext	hibit D				
_	d by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Ex	hibit D.)			
Exhibit I	O completed and signed by the debtor is attached and made a	a part of this petition.				
If this is a joint pe	etition:					
Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ny applicable box) ipal place of business, or principal assets in this onger part of such 180 days than in any other D	District for 180 days istrict.			
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.			
	Debtor is a debtor in a foreign proceeding and has its pri or has no principal place of business or assets in the Uni court] in this District, or the interests of the parties will be	ted States but is a defendant in an action or production	ceeding [in federal or state			
		ides as a Tenant of Residential Prop	erty			
	Landlord has a judgment for possession of debtor's resid	•)			
	(Name of	landlord that obtained judgment)				
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law entire monetary default that gave rise to the judgment fo	, there are circumstances under which the debto				
	Debtor has included in this petition the deposit with the period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

Case 09-37183 Doc 1 Filed 10/	/06/09	Entered 10/06/09 14:56:35	Desc Main
B1 (Official Form 1) (1/08)	nent	Page 3 of 50	Page 3
Voluntary Petition		Name of Debtor(s):	
(This page must be completed and filed in every case)		Gabriel Enrique Aleman Perez &	Margarita H. Cruz
	Signa	tures	
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign R	epresentative
I declare under penalty of perjury that the information provided in this is true and correct. [If petitioner is an individual whose debts are primarily consumer debthas chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the available under each such chapter, and choose to proceed under chapt [If no attorney represents me and no bankruptcy petition preparer sign petition] I have obtained and read the notice required by 11 U.S.C. § 3.	ots and der e relief ter 7. ns the	I declare under penalty of perjury that the infor is true and correct, that I am the foreign represe proceeding, and that I am authorized to file this (Check only one box.)	entative of a debtor in a foreign
I request relief in accordance with the chapter of title 11, United State Code, specified in this petition.	es	I request relief in accordance with chapter Code. Certified copies of the documents reattached.	
X /s/ Gabriel Enrique Aleman Perez Signature of Debtor		Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting
Signature of Debtor		-	
X /s/ Margarita H. Cruz Signature of Joint Debtor		(Signature of Foreign Representative)	
		(Printed Name of Foreign Representative)	
Telephone Number (If not represented by attorney)		,	
October 6, 2009			
Date		(Date)	
X /s/ James T. Magee Signature of Attorney for Debtor(s) JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s) Magee, Negele & Associates, P.C. Firm Name 444 North Cedar Lake Road Address Round Lake, Illinois 60073		Signature of Non-Attorney Per I declare under penalty of perjury that: 1) I am as defined in 11 U.S.C. § 110, 2) I prepared the and have provided the debtor with a copy of the and information required under 11 U.S.C. § 113) if rules or guidelines have been promulgate setting a maximum fee for services chargeable preparers, I have given the debtor notice of the document for filing for a debtor or accepting a required in that section. Official Form 19 is at	a bankruptcy petition preparer is document for compensation, is document and the notices 0(b), 110(h), and 342(b); and, d pursuant to 11 U.S.C. § 110 by bankruptcy petition maximum amount before any ny fee from the debtor, as
(847) 546-0055		Printed Name and title, if any, of Bankruptcy l	Petition Preparer
Telephone Number October 6, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitut certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Social Security Number (If the bankruptcy pe state the Social Security number of the officer partner of the bankruptcy petition preparer.) (I	, principal, responsible person or
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in th is true and correct, and that I have been authorized to file this petition behalf of the debtor.		X_	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Date	
		Signature of bankruptcy petition preparer or person, or partner whose Social Security nur	
XSignature of Authorized Individual		Names and Social Security numbers of all ot assisted in preparing this document unless th not an individual:	her individuals who prepared or
Printed Name of Authorized Individual		If more than one person prepared this docum conforming to the appropriate official form f	
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply	with the provisions of title 11
Date		and the Federal Rules of Bankruptcy Procedure mo	y result in fines or

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Gabriel Enrique Aleman Perez and Margarita H. Cruz	
In re	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gabriel Enrique Aleman Perez

GABRIEL ENRIQUE ALEMAN PEREZ

Date: October 6, 2009

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Gabriel Enrique Aleman Perez and Margarita H. Cruz	
In re	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credi
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Margarita H. Cruz

MARGARITA H. CRUZ

Date: October 6, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Official FCASA) (92/37)183	Doc 1	F
---------------------------------	-------	---

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

Filed 10/06/09 Document Entered 10/06/09 14:56:35 Page 9 of 50

Desc Main

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No		
	Debtor		(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Joint Tenancy	J	330,000.00	288,000.00
237 Knightsbridge Drive Mundelein, Illinois				
			220.000.55	
	Total	al >	330,000.00	

лаг

Entered 10/06/09 14:56:35 Page 10 of 50

Desc Main

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz

Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Business Account (Chase Bank) Deposits of Money (First Midwest Bank)	J	300.00 300.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture and Televisions Bedroom Furniture, Kitchen Table and Chairs Stove, Refrigerator, Microwave and Freezer Washer and Dryer	J J	100.00 120.00 100.00 100.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
Wearing apparel.		Wearing Apparel	J	200.00
7. Furs and jewelry.		Jewelry	J	100.00
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

Document

Page 11 of 50

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz

Debtor

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		World's Best Video, Inc. (100% Ownership)	J	500.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford F150 (70,000 miles) 2006 Chevrolet Blazer 2005 Chevrolet Cobalt (25,000 miles) Joint With Daughter 2003 Honda VTX 1800 (30,000 miles)	J J H	8,000.00 6,000.00 7,000.00 3,000.00

Filed 10/06/09 Document

Entered 10/06/09 14:56:35 Page 12 of 50

Desc Main

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz

se mo.	
	(If known)

Debtor SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Business Supplies, Equipment and Inventory(Videos, Games, Furniture and Equipment)	J	5,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	I	0 continuation sheets attached Tot	al	\$ 30,820.00

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

Document

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main B6C (Official Form 6C) (12/07) Document Page 13 of 50 Page 13 of 50

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz

Case	Nο

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor c	laims the	exemptions	to v	which	debtor	İS	entitle	d u	nder:
(Check o	ne box)								

	11 U.S.C. § 522(b)(2)
$ \sqrt{} $	11 U.S.C. § 522(b)(3)

	Check if debtor claims a	homestead	exemption that exceeds
	\$136.875.		

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901	15,000.00	330,000.00
	735 ILCS 5/12-901	15,000.00	
Business Account (Chase Bank)	735 ILCS 5/12-1001(b)	150.00	300.00
	735 ILCS 5/12-1001(b)	150.00	
2004 Ford F150 (70,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	8,000.00
	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	2,690.00 2,400.00	
	, ,		
2006 Chevrolet Blazer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	6,000.00
	755 ILCS 5/12-1001(b)	0.00	
2005 Chevrolet Cobalt (25,000 miles) Joint	735 ILCS 5/12-1001(b)	0.00	7,000.00
With Daughter	735 ILCS 5/12-1001(b)	0.00	
2003 Honda VTX 1800 (30,000 miles)	735 ILCS 5/12-1001(b)	2,690.00	3,000.00
Deposits of Money (First Midwest Bank)	735 ILCS 5/12-1001(b)	150.00	300.00
	735 ILCS 5/12-1001(b)	150.00	
Livingroom Furniture and Televisions	735 ILCS 5/12-1001(b)	50.00	100.00
	735 ILCS 5/12-1001(b)	50.00	
Bedroom Furniture, Kitchen Table and	735 ILCS 5/12-1001(b)	60.00	120.00
Chairs	735 ILCS 5/12-1001(b)	60.00	
Stove, Refrigerator, Microwave and Freezer	735 ILCS 5/12-1001(b)	50.00	100.00
	735 ILCS 5/12-1001(b)	50.00	
Washer and Dryer	735 ILCS 5/12-1001(b)	50.00	100.00
•	735 ILCS 5/12-1001(b)	50.00	
Wearing Apparel	735 ILCS 5/12-1001(a)	100.00	200.00
	735 ILCS 5/12-1001(a)	100.00	

Document

Page 14 of 50

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz

Case No. _

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
World's Best Video, Inc. (100% Ownership)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00
Business Supplies, Equipment and Inventory(Videos, Games, Furniture and Equipment)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(d)	500.00 1,500.00 500.00 1,500.00	5,000.00

3ankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

In re	Gabriel	Enrique	Aleman	Perez and	d Margarita	Η.	Cruz

Dobtor		

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3158			Lien: Mortgage					
BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065		W	Security: 237 Knightsbridge Drive, Mundelein, Illinois				288,000.00	0.00
			VALUE \$ 330,000.00					
ACCOUNT NO. 3158								
Bank of America Home Loans c/o Pierce & Associates 1 North Dearborn, #1300 Chicago, IL 60602		W					Notice Only	Notice Only
			VALUE\$ 0.00					
ACCOUNT NO. 0100			Lien: Automobile Loan					7,945.00
Baxter Credit Union 340 North Milwaukee Avenue Vernon Hills, IL 60061		Н	Security: 2006 Chevrolet Blazer				13,945.00	
			VALUE \$ 6,000.00					
1 continuation sheets attached	-		/T 1	Sub	tota	<u> </u>	\$ 301,945.00	\$ 7,945.00
			(Total o	7	Cotal	→	\$	\$
			(Ose only o	11 1a	st Pa	50)1	_	/TC 11 1.1

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Case 09-37183 Doc 1 Document Page 16 of 50

B6D (Official Form 6D) (12/07) - Cont.

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	U.	NSECURED PORTION, IF ANY
ACCOUNT NO. 0143			Lien: Automobile Loan						2,330.00
First Financial Credit 5550 West Touhy Avenue Suite 102 Skokie, IL 60077	X	J	Security: 2005 Chevrolet Cobalt VALUE \$ 7,000.00				9,330.00		
ACCOUNT NO.									
			VALUE \$	-					
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE\$						
Sheet no. $\frac{1}{1000000000000000000000000000000000$	0		Su	btot	al (s	\	\$ 9,330.00	\$	2,330.00
Schedule of Creditors Holding Secured Claims			(Total(s) o (Use only o	f thi T	s pa otal	ige) (s)	\$ 311,275.00	\$	10,275.00

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 17 of 50

B6E (Official Form 6E) (12/07)

`			
In		, Case No	
	Debtor		(if known)
	SCHEDULE E - CREDITORS HOLD	DING UNSECURED	PRIORITY CLAIMS
add proj	A complete list of claims entitled to priority, listed separately becured claims entitled to priority should be listed in this schedule. ress, including zip code, and last four digits of the account number berty of the debtor, as of the date of the filing of the petition. Use type of priority.	. In the boxes provided on the atta er, if any, of all entities holding pr	iched sheets, state the name, mailing riority claims against the debtor or the
	The complete account number of any account the debtor has videbtor chooses to do so. If a minor child is a creditor, state the child, a minor child, by John Doe, guardian." Do not disclose the child.	hild's initials and the name and add	dress of the child's parent or guardian, such a
both Join in th	If any entity other than a spouse in a joint case may be jointly ty on the appropriate schedule of creditors, and complete Schedule of them or the marital community may be liable on each claim but, or Community." If the claim is contingent, place an "X" in the claim labeled "Unliquidated." If the claim is disputed, place are than one of these three columns.)	le H-Codebtors. If a joint petition by placing an "H,""W,""J," or "C" column labeled "Contingent." If the	is filed, state whether husband, wife, in the column labeled "Husband, Wife, he claim is unliquidated, place an "X"
Sch	Report the total of claims listed on each sheet in the box label edule E in the box labeled "Total" on the last sheet of the complete		
	Report the total of amounts entitled to priority listed on each ounts entitled to priority listed on this Schedule E in the box labeled carily consumer debts report this total also on the Statistical Summer debts report the statistical Summer deb	ed "Totals" on the last sheet of the	e completed schedule. Individual debtors wi
	Report the total of amounts <u>not</u> entitled to priority listed on tunts not entitled to priority listed on this Schedule E in the box land primarily consumer debts report this total also on the Statistical a.	abeled "Totals" on the last sheet of	of the completed schedule. Individual debtors
≰	Check this box if debtor has no creditors holding unsecured prior	rity claims to report on this Sched	lule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) by	pelow if claims in that category are list	ted on the attached sheets)
	Domestic Support Obligations		
	Claims for domestic support that are owed to or recoverable by a ponsible relative of such a child, or a governmental unit to whom S.C. § 507(a)(1).		
	Extensions of credit in an involuntary case		
appoi	Claims arising in the ordinary course of the debtor's business or nument of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	financial affairs after the commen	acement of the case but before the earlier of t

Manay awad to ampleyed han aft plans for comings randowd within 100 days immed

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Wages, salaries, and commissions

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 18 of 50

B6E (Official Form 6E) (12/07) - Cont.

Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $$2,425*$ for deposits for the purchase, lease, or rent that were not delivered or provided. 11 U.S.C. $$507(a)(7)$.	al of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institut	ion
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr	rift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors, to m U.S.C. § 507 (a)(9).	naintain the capital of an insured depository institution. 11
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vel	hicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years there adjustment.	after with respect to cases commenced on or after the date of

0 continuation sheets attached

Document

Page 19 of 50

B6F (Official Form 6F) (12/07)

In re_	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1748			Balance on Business Account				
Advanta Bank Corp P. O. Box 844 Spring House, PA 19477		W					8,415.00
ACCOUNT NO. 1748							
Advanta Bank Corp. c/o NCB Mgmt Services P. O. Box 1099 Langhorne, PA 19047		W					Notice Only
ACCOUNT NO. 4296			Balance on Account			П	
Bank of America 4060 Ogletown/stan Newark, DE 19713		W					9,979.00
ACCOUNT NO. 4296					H		
Bank of America c/o CollectCorp P. O. Box 101928, Dept. 4947A Birmingham, AL 35210-1928		W					Notice Only
3 continuation sheets attached \$ Subtotal > \$ 18,394.00							
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 10/06/09 14:56:35 Desc Main Filed 10/06/09 Case 09-37183 Doc 1 Document Page 20 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz,	Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	W					Notice Only
	J	Balance on Account				2,749.00
	Н					Notice Only
	W					Notice Only
	W	Balance on Account				16,118.00
	CODEBTOR	W W	W Balance on Account H W Balance on Account Balance on Account	W Balance on Account H W Balance on Account	W Balance on Account H W Balance on Account	W Balance on Account H W Balance on Account

to Schedule of Creditors Holding Unsecured

\$

Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Case 09-37183 Doc 1 Document Page 21 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re_	Gabriel Enrique Aleman Perez and Margarita H. Cruz,	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

P. O. Box 1654 Green Bay, WI 54305 ACCOUNT NO. 2258 UCS/Citibank P. O. Box 6241 Sioux Falls, SD 57117 H Balance on Account H ACCOUNT NO. 7668 UNVL/Citibank Attn.: Centralized Bankruptcy H Notice Only	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
HSBC/Union Privilege c/o Oxford Mgmt Services P. O. Box 1991 Southgate, MI 48195 ACCOUNT NO. 6536 IL Energy Savings Corp. c/o Credit Management P. O. Box 1654 Green Bay, WI 54305 Balance on Account H ACCOUNT NO. 2258 UCS/Citibank P. O. Box 6241 Sioux Falls, SD 57117 Balance on Account H ACCOUNT NO. 7668 UNVL/Citibank Attn.: Centralized Bankruptcy H Notice Only Notice Only	HSBC NV Bankruptcy Department P. O. Box 3425		W					Notice Only
IL Energy Savings Corp. c/o Credit Management P. O. Box 1654 Green Bay, WI 54305 ACCOUNT NO. 2258 UCS/Citibank P. O. Box 6241 Sioux Falls, SD 57117 Balance on Account H 30,032. ACCOUNT NO. 7668 UNVL/Citibank Attn.: Centralized Bankruptcy H Notice Only	HSBC/Union Privilege c/o Oxford Mgmt Services P. O. Box 1991		W					Notice Only
UCS/Citibank P. O. Box 6241 Sioux Falls, SD 57117 ACCOUNT NO. 7668 UNVL/Citibank Attn.: Centralized Bankruptcy H Sioux Falls, SD 57117 H Sioux Falls, SD 57117 H Notice Only	IL Energy Savings Corp. c/o Credit Management P. O. Box 1654		Н	Balance on Account				757.00
UNVL/Citibank Attn.: Centralized Bankruptcy H Notice Only	UCS/Citibank P. O. Box 6241		Н	Balance on Account				30,032.00
P. O. Box 20507 Kansas City, MO 64195	UNVL/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507		Н					Notice Only

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 22 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re_	Gabriel Enrique Aleman Perez and Margarita H. Cruz,	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0921 UNVL/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		W	Balance on Account				15,571.96
ACCOUNT NO. UNVL/Citibank c/o Northland Group, Inc. P. O. Box 390905 Minneapolis, MN 55439		Н					Notice Only
ACCOUNT NO. UNVL/Citibank c/o United Collection 5620 Southwyck Blvd., #206 Toledo, OH 43614		Н					Notice Only
ACCOUNT NO. 8657 Wells Fargo Financial 1191 East Dundee Road Palatine, IL 60074		W	Balance on Account				307.00
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 15,878.96 Total ➤ \$ 83,928.96

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

	Case	09-	-3718:	3
B6G (Case Official Form	6G) ((12/07)	_

Filed 10/06/09 Document

Entered 10/06/09 14:56:35 Desc Main Page 23 of 50

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

	Check this box if de	or has no executory	contracts or unexpired l	leases.
--	----------------------	---------------------	--------------------------	---------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	Business Lease Video Store

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.	
	Debtor	_	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NAME AND ADDRESS OF CODEBTOR Debtor's Daughter	First Financial Credit 5550 West Touhy Avenue Suite 102 Skokie, IL 60077

RELATIONSHIP(S): No dependents

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Married

month and no net profits.

Debtor's Marital

Status:

In re_	Gabriel Enrique Aleman Perez and M	Margarita H. Cruz Case	
	Debtor	Case -	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment: DEBTOR	SPOUSE
Occupation Stocker / Self-Employed	Clerk / Self-Employed
Name of Employer Dominicks / World's Best Video	Inc. Dominicks / World's Best Video, Inc.
How long employed 14 Years	14 Years
Address of Employer	
INCOME: (Estimate of average or projected monthly income at time ca	se filed) DEBTOR SPOUSE
. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$\$ \$\$\$
2. Estimated monthly overtime	\$\$ \$0.00
3. SUBTOTAL	\$2,500.00
a. Payroll taxes and social security b. Insurance c. Union Dues d. Other (Specify:	\$ 375.00 \$ 330.00 \$ 65.00 \$ 65.00 \$ 0.00 \$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 440.00 \$ 395.00
5 TOTAL NET MONTHLY TAKE HOME PAY	\$2,060.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$\$\$0.00
3. Income from real property	\$
Interest and dividends	\$0.00\$0.00
Alimony, maintenance or support payments payable to the deb debtor's use or that of dependents listed above.	for for the \$\$\$
Social security or other government assistance (Specify)	\$\$\$0.00\$0.00
2. Pension or retirement income	\$\$\$0.00\$0.00
13. Other monthly income	
(Specify)	\$\$\$0.00
4. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines	\$ 2,060.00 \$ 1,805.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column from line 15)	nn totals \$3,865.00_

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtors own and operate video rental store. Business is a corporation with gross receipts averaging approx. \$1,000 per

B6J (Officia Crase 09 (\$70283 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 26 of 50

In re Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXPENDITU	RES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected mont filed. Prorate any payments made biweekly, quarterly, semi-annually, or annu calculated on this form may differ from the deductions from income allowed or	ally to show monthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintains a labeled "Spouse."	separate household. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$2,413.51
a. Are real estate taxes included? Yes No	<u> </u>
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$\$
b. Water and sewer	\$50.00
c. Telephone	\$150.00
d. Other <u>Cell Phone and Cable</u>	\$\$
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$500.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$100.00
B. Transportation (not including car payments)	\$320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$130.00
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to	• '
a. Auto	\$318.00
b. Other	
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach deta	•
17. Other Bankruptcy Attorneys Fees	\$\$

4,651.51

3,865.00

-786.51

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

(Net includes Debtor/Spouse combined Amounts)

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$1,805.00. See Schedule I)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

b. Average monthly expenses from Line 18 above

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 330,000.00		
B – Personal Property	YES	3	\$ 30,820.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	2		\$ 311,275.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 83,928.96	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,865.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 4,651.51
тот	ral.	18	\$ 360,820.00	\$ 395,203.96	

Official Exemple States 10/06/09 Entered 10/06/09 14:56:35 Desc Main United States Barra picty Court Northern District of Illinois

In re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$	3,865.00	
Average Expenses (from Schedule J, Line 18)	\$	4,651.51	
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$	4,639.22	

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 10,275.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 83,928.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 94,203.96

Page 29 of 50

Gabriel Enrique Aleman Perez and Margarita H. Cruz

In re	
	Debtor

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____20___ sheets, and that they are true and correct to the best of my knowledge, information, and belief. /s/ Gabriel Enrique Aleman Perez October 6, 2009 Debtor: October 6, 2009 /s/ Margarita H. Cruz Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ___ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the ___ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date __ Signature: _ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 09-37183

Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main UNITED STATES BANKRUFTCY COURT

Northern District of Illinois

In Re	Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.
		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2009(db) \$21,013.00	Employment	
2008(db) \$31,541.00	Employment	
2007(db) \$33,575.00	Employment	
2009(jdb) \$19,143.00	Employment	
2008(jdb) \$29,192.00	Employment	
2007(jdb) \$26,224.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly vehicle and business lease payments.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Page 32 of 50 Document

None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None \boxtimes

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee \$649.00

Payor: Debtor

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

10. Other transfers

None M

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 \bowtie

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

 \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 37 of 50

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice							
	SITE NAME AND ADDRESS		AND ADDRESS ERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW			
None	Law with respect to v	which the debtor i			ers, under any Environmental lress of the governmental unit			
	NAME AND ADDR OF GOVERNMENTAL		DOCKET NUMB	ER	STATUS OR DISPOSITION			
	18. Nature, location an	d name of busines	s					
None	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.							
	and beginning and en	ding dates of all	businesses in which the	debtor was a partne	bers, nature of the businesses, r or owned 5 percent or more ommencement of this case.			
	businesses, and begin	nning and ending	dates of all businesses	in which the debte	tion numbers, nature of the or was a partner or owned 5 preceding the commencement			
NAM	ME LAST FOUR SOCIAL-SEC OTHER INE TAXPAYER (ITIN)/ COM	CURITY OR DIVIDUAL R-I.D. NO.	ADDRESS	NATURE OF B	BUSINESS BEGINNING AND ENDING DATES			
World Inc.	ds Best Video, 90-0	0151886	837 South Lake Stree Mundelein, Illinois 60		ore 2005 to Present			
	ds Best Video, 90-0	0151886	Mundelein, Illinois 60	0060	ore 2005 to Prese			

ADDRESS

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

 \boxtimes

NAME

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 38 of 50

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 39 of 50

List the name and address of the person having possession of the records of each of the two inventories

None

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

reported in a., above. \boxtimes DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. X NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. \boxtimes NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders None If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. \boxtimes DATE OF WITHDRAWAL **NAME ADDRESS** None If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. M DATE OF TERMINATION TITLE NAME AND ADDRESS 23. Withdrawals from a partnership or distribution by a corporation None If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other M

perquisite during one year immediately preceding the commencement of this case.

DATE AND PURPOSE

OF WITHDRAWAL

AMOUNT OF MONEY OR

DESCRIPTION AND

VALUE OF PROPERTY

NAME & ADDRESS OF

RECIPIENT, RELATIONSHIP

TO DEBTOR

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any

attachments thereto and that they are true and correct.

Date October 6, 2009

Signature of Debtor

/s/ Gabriel Enrique Aleman Perez

GABRIEL ENRIQUE ALEMAN PEREZ

Date October 6, 2009

Signature of Joint Debtor

/s/ Margarita H. Cruz

MARGARITA H. CRUZ

PDF
Adobe]
32262 -
- 1
9-740
4.4
ver
Inc.,
Software,
Hope
New
1-2009
@199
2009
Bankruptcy

_____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bar	nkruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).
If the bankruptcy petition preparer is not an individual partner who signs this document.	cial security number of the officer, principal, responsible person, or	
Address		
X Signature of Rankruptov Patition Pranarar		 Date
Signature of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Gabriel Enrique Aleman Perez and Margarita H. Cruz		
In re	,	Case No.	
111 10	Debtor	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: BAC Home Loans	Describe Property Securing Debt: Marital Residence
Property will be (check one): Surrendered Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt	
Other. Explainusing 11 U.S.C. §522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name: Baxter Credit Union	Describe Property Securing Debt: 2006 Chevrolet Blazer
Property will be (check one):	
☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one): Claimed as exempt	Not claimed as exempt

Case 09-37183 Doc 1 Filed 10/06/09

Document

Entered 10/06/09 14:56:35 Page 43 of 50

Desc Main

B8 (Official Form 8) (12/08)

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

	ty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
1continuation sheets attached (if any)	
continuation sheets attached (
I declare under penalty of perjury tl	hat the above indicates my intention as t I property subject to an unexpired lease.	
I declare under penalty of perjury tl Estate securing debt and/or persona		
I declare under penalty of perjury tl	l property subject to an unexpired lease.	
I declare under penalty of perjury tl Estate securing debt and/or persona	l property subject to an unexpired lease. /s/ Gabriel Enrique	Aleman Perez

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main B8 (Official Form8)(12/08) Document Page 44 of 50 Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3	
Creditor's Name: First Financial Credit	Describe Property Securing Debt: 2005 Chevrolet Cobalt (25,000 miles) Joint With Daughter
Property will be (check one):	
☐ Surrendered ▼ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
▼ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one): T Claimed as exempt	Not claimed as exempt

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Document Page 46 of 50

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

principal, responsible person, or partner whose Social

Security number is provided above.

Gabriel Enrique Aleman Perez & Margarita H. Cruz	X/s/ Gabriel Enrique Alem	an Pereztober 6, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X/s/ Margarita H. Cruz	October 6, 2009
	Signature of Joint Debtor (i	f any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

in Ke:	Case Number:
Gabriel Enrique Aleman Perez Margarita H. Cruz	Chapter 7
VERIFICATIO	N OF MAILING MATRIX
The above-named Debtor(s) hereby true and correct to the best of my (ou	verifies that the attached list of creditors is ur) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 48 of 50

First Financial Credit 5550 West Touhy Avenue

Suite 102 Skokie, IL 60077 UNVL/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195

Advanta Bank Corp P. O. Box 844

Spring House, PA 19477

First Financial Credit 5550 West Touhy Avenue Suite 102

Skokie, IL 60077

UNVL/Citibank c/o Northland Group, Inc. P. O. Box 390905 Minneapolis, MN 55439

Advanta Bank Corp. c/o NCB Mgmt Services P. O. Box 1099

P. O. Box 1099 Langhorne, PA 19047 Household Customer Service P. O. Box 438

Wood Dale, IL 60191

UNVL/Citibank c/o United Collection 5620 Southwyck Blvd., #206

Toledo, OH 43614

BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065 HSBC / Orchard Bank Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 Wells Fargo Financial 1191 East Dundee Road Palatine, IL 60074

Bank of America 4060 Ogletown/stan Newark, DE 19713 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197

Bank of America c/o CollectCorp

P. O. Box 101928, Dept. 4947A Birmingham, AL 35210-1928 HSBC NV Bankruptcy Department

P. O. Box 3425 Buffalo, NY 14240-9733

Bank of America c/o NCO Financial 507 Prudential Road Horsham, PA 19044 HSBC/Union Privilege c/o Oxford Mgmt Services P. O. Box 1991 Southgate, MI 48195

Bank of America Home Loans c/o Pierce & Associates 1 North Dearborn, #1300 Chicago, IL 60602 IL Energy Savings Corp. c/o Credit Management P. O. Box 1654 Green Bay, WI 54305

Baxter Credit Union 340 North Milwaukee Avenue Vernon Hills, IL 60061 UCS/Citibank P. O. Box 6241 Sioux Falls, SD 57117

Debtor's Daughter

UNVL/Citibank

Attn.: Centralized Bankruptcy

P. O. Box 20507 Kansas City, MO 64195 B203 12/94

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-740 - 32262 - Adobe PDF

United States Bankruptcy Court Northern District of Illinois

I	n re Gabriel Enrique Aleman Perez and Margarita H. Cruz	Case No.
		Chapter7
Ι	Debtor(s)	·
	DISCLOSURE OF COMPENSATION OF AT	TORNEY FOR DEBTOR
а	rursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that nd that compensation paid to me within one year before the filing of the endered or to be rendered on behalf of the debtor(s) in contemplation o	petition in bankruptcy, or agreed to be paid to me, for services
F	or legal services, I have agreed to accept	\$ 2,000.00
	rior to the filing of this statement I have received	
В	Balance Due	\$1,600.00
	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3. 1	The source of compensation to be paid to me is:	
	✓ Debtor ☐ Other (specify)	
4. Lassoci	I have not agreed to share the above-disclosed compensation with ates of my law firm.	any other person unless they are members and
of my l	I have agreed to share the above-disclosed compensation with a of law firm. A copy of the agreement, together with a list of the names of t	
Upon meet	In return for the above-disclosed fee, I have agreed to render legal serv a. Analysis of the debtor's financial situation, and rendering advice to the provision and filing of any petition, schedules, statements of affairs. c. [Other provisions as needed] n confirmation of written Post-Petition Fee Agreement for payriting of creditors and confirmation hearing, and any adjourned have a superior of the debtor of the above-disclosed fee does not incresentation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings and other confirmation of the debtor in adversary proceedings.	ne debtor in determining whether to file a petition in bankruptcy; is and plan which may be required; ment of Balance Due, representation of the Debtor at the learings thereof.
	OFFICIO	ATION
	CERTIFIC	
	I certify that the foregoing is a complete statement of any agreem debtor(s) in the bankruptcy proceeding.	ment or arrangement for payment to me for representation of the
	October 6, 2009 /s	s/ James T. Magee
	Date	Signature of Attorney
	N	Magee, Negele & Associates, P.C.

Name of law firm

Case 09-37183 Doc 1 Filed 10/06/09 Entered 10/06/09 14:56:35 Desc Main Document Page 50 of 50

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE	Ξ:)	Chapter 7		
Gabriel Enrique Aleman Perez)	Bankruptcy Case No.			
Margarita H. Cruz		H. Cruz)			
)			
Ι	Debtor(s).)			
		DECLARATION REGARD	INO	G ELECTRONIC FILING		
		Signed by Debtor(s) or		<u>.</u>		
		To Be Used When F	ilin	g over the Internet		
PART		CLARATION OF PETITIONER		Date:		
A.	To be completed in all cases.					
	, the und informat provided installment attorney Court. Io understa	tion I(we) have given my (our)attorney, including the electronically filed petition, statement ents, and Application for Waiver of the Chapsending the petition, statements, schedules, a (we) understand that this DECLARATION metals.	ding ts, so ter 7 and the	member, hereby declare under penalty of perjury that the georrect social security number(s) and the information chedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) this DECLARATION to the United States Bankruptcy be filed with the Clerk in addition to the petition. I(we) cause this case to be dismissed pursuant to 11 U.S.C.		
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.					
	\boxtimes		ındeı	ler chapter 7, 11, 12, or 13 of Title 11 United States r each such chapter; I(we) choose to proceed under with chapter 7.		
C.		To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
		I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.				
	Signati	ıre:		Signature:		
		(Debtor or Corporate Officer, Partner or Me	mbe	r) (Joint Debtor)		